LTC ALERT!

California Partnership for Long-Term Care

What you should know about Long-Term Care

June 2001

SPOTLIGHT:

Focus Groups Offer Insight on Adult Children

In an effort to find better ways to reach out to consumers, the Partnership held two consumer focus groups in each of three areas of California – Sacramento, Los Angeles and the Bay Area – in December.

One focus group in each city consisted of middle-income seniors, the Partnership's primary audience. The other group, which yielded some new and interesting information, consisted of adult children of seniors.

The "children's" groups addressed the issue of communicating with their parents on the subject of long-term care. The Partnership discovered that there was a lot of resistance to discussing long-term care between the generations. Few had ever discussed plans for long-term care with their parents, and almost all expressed reluctance to do so.

Often, children said their parents were too young, or too healthy, or that they wouldn't want to discuss plans for their long-term care. Pressed for a reason, the adult children most often cited denial, either on their parents' behalf or their own, refusing to think about the fact that their parents would ever need long-term care.

Frequently, too, children were led by assumptions that a sibling would bear the responsibility of caring for their parents, so they believed that they needn't think any more about it.

But presented with the realistic possibility that their parents may at some point need long-term care, the children voiced concerns about the financial and emotional cost of ensuring their parents' well being.

There was widespread discomfort among both the seniors and the adult children with the idea of a cross-generational conversation on the subject, although often it seemed that the children were projecting their own discomfort on their parents.

As a result, families remain silent on the topic – seniors reported they rarely discussed plans for long-term care with anyone but their spouses.

The same could not be said of other end-of-life issues. As one adult child put it, "I know more about what to do once they're dead."

Nonetheless, they recognized the need to discuss the subject. When asked how they envisioned their parents' long-term care needs being met, more than once the children responded with, "That's a good question!"

The adult children were eager to find ways around the discomfort and denial. The Partnership is developing suggestions for how children can start the conversation about long-term care with their parents.

The children saw that if their parents had long-term care insurance, there would be more options for better care for them and potential relief from burden and worry. Some even said they would go as far as to pay, or help to pay, the premiums for their parents.

Identifying adult children of seniors as potential purchasers of insurance or influencers is a new direction for the Partnership, and it's only one of the intriguing aspects of the recent focus groups. In upcoming *LTC Alerts*, we'll share more of the things we learned from our participants.

Medi-Cal Eligibility and Estate Recovery

Q: How does Medi-Cal treat domestic partnerships?

A: Medi-Cal does not consider someone in a "domestic partnership" as married. The applicant partner is simply considered a single individual. As such, he/she is allowed to keep $2,000 in resources and $35/month for personal needs if he/she is in a facility or $600/month of income if he/she resides in the community. The higher resource limits allowable under spousal impoverishment protection provisions ($87,000 for a couple in the year 2001) and the spousal income allocation (up to $2,175/month in the year 2001) permitted under those provisions will not apply to a domestic partnership.

Financial institution accounts held jointly with the partner are considered to be 100 percent available to the applicant partner unless there is clear evidence, beyond a statement or affidavit, that all or a portion of the funds in the account originate with the nonapplicant partner.

If the nonapplicant partner refuses to liquidate, then real or personal property held jointly and requiring two signatures to liquidate is considered "unavailable" and is not counted. Additionally, transfers made to a partner are not protected transfers.

For the purposes of estate recovery, the "domestic partnership" is not treated the same as a marriage. There is no delay in the filing of a claim, as afforded a surviving spouse, upon the death of the Medi-Cal beneficiary. The State's claim, however, is limited to the decedent's interest in any assets held either solely or with their domestic partner.

You've got Q's we've got A's

If there's something you've always wanted to know about the Partnership, Partnership policies, long-term care or anything else you think we can answer, let us know and we'll try to answer it here in an upcoming *LTC Alert*. E-mail cpltc@dhs.ca.gov.

LTC Alert is produced as a service to agents and their clients by the California Partnership for Long-Term Care, P.O. Box 942732, Sacramento, CA 94234-7320. Phone: (916) 323-4253. Web site: www.dhs.ca.gov/cpltc

California continues to experience electrical shortages that threaten rolling blackouts. To reduce the risk of power outages, the most important thing you can do is reduce your demand for electricity and use energy more efficiently.

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